IN THE CLAIMS:

1.   (Currently amended) A method in a network data processing system for processing a check, the method comprising:

receiving a check image of the check from an automatic teller machine, wherein the check image is generated by a scanner in the automatic teller machine;

performing optical character recognition on the check image to generate data; ~~and~~

performing check clearing processes using the check image and the data; and

adding check clearing information to the check image.

2.   (Original) The method of claim 1 further comprising:

sending the check image to an issuer of the check.

3.   (Original) The method of claim 2, wherein the sending step comprises:

printing the check image on paper to form a paper copy of the check; and sending the paper copy of the check to the issuer.

4.   (Original) The method of claim 1, wherein the check image includes a front side and a back side of the check.

5.   (Currently amended) The method of claim 1, wherein the step of adding check clearing information to the check image comprises ~~performing check clearing processes includes:~~

adding overlay prints providing check clearing information, wherein check clearing information includes an identification of a financial institution clearing the check; a name of a financial institution clearing the check; a transaction number; a type of transaction and a date of transaction ~~showing who is clearing the check.~~

6.   (Original) The method of claim 1, wherein the check image is received from an automatic teller machine through a communications link.

7.   (Currently amended) The method of claim 1, wherein ~~data generated through optical character recognition on the check image is used to create a markup language document to form an electronic check~~ <u>the data processing system is located at a bank</u>.

8.   (Currently amended) The method of claim 1, <u>wherein the step of performing check clearing processes occurs at a clearinghouse, and wherein the clearinghouse performs check settlement</u> ~~wherein the data processing system is an automatic teller machine~~.

9.   (Currently amended) A data processing system for processing a check, the data processing system comprising:
        receiving means for receiving a check image of the check from an automatic teller machine, wherein the check image is generated by a scanner in the automatic teller machine;
        first performing means for performing optical character recognition on the check image to generate data;~~and~~
        second performing means for performing check clearing processes using the check image and the data<u>; and</u>
        <u>third performing means for adding check clearing information to the check image.</u>

10.   (Original) The data processing system of claim 9 further comprising:
        sending means for sending the check image to an issuer of the check.

11.   (Original) The data processing system of claim 10, wherein the sending means comprises:
        means for printing the check image on paper to form a paper copy of the check; and
        means for sending the paper copy of the check to the issuer.

12.   (Original) The data processing system of claim 9, wherein the check image includes a front side and a back side of the check.

13.   (Currently amended) The data processing system of claim 9, wherein <u>adding check clearing information to the check image comprises</u> ~~performing check clearing processes includes:~~

means for adding overlay prints providing check clearing, wherein check clearing information includes an identification of a financial institution clearing the check; a name of a financial institution clearing the check; a transaction number; a type of transaction and a date of transaction ~~showing who is clearing the check~~.

14.   (Original) The data processing system of claim 9, wherein the check image is received from an automatic teller machine through a communications link.

15.   (Currently amended) The data processing system of claim 9, wherein data generated through optical character recognition on the check image is used to create a markup language document to form an electronic check ~~the data processing system is located at a bank~~.

16.   (Currently amended) The data processing system of claim 9, wherein performing check clearing processes occurs at a clearinghouse, and wherein the clearinghouse performs check settlement ~~wherein the data processing system is an automatic teller machine~~.

17.   (Currently amended) A computer program product in a computer readable medium for processing a check, the computer program product comprising:
    first instructions for receiving a check image of the check from an automatic teller machine, wherein the check image is generated by a scanner in the automatic teller machine;
    second instructions for performing optical character recognition on the check image to generate data; ~~and~~
    third instructions for performing check clearing processes using the check image and the data; and
    fourth instructions for adding check clearing information to the check image.

18.   (Original) The computer program product of claim 17 further comprising:
    fourth instructions for sending the check image to an issuer of the check.

19.   (Original) The computer program product of claim 18, wherein the second instructions for sending comprises:

first sub-instructions for printing the check image on paper to form a paper copy of the check; and

second sub-instructions for sending the paper copy of the check to the issuer.

20.   (Original) The computer program product of claim 17, wherein the check image includes a front side and a back side of the check.

21.   (Currently amended) The computer program product of claim 17, wherein adding check clearing information to the check image comprises the third instruction of performing check clearing processes includes:

first sub-instructions for adding overlay prints providing check clearing information, wherein check clearing information includes an identification of a financial institution clearing the check; a name of a financial institution clearing a check; a transaction number; a type of transaction and a date of transaction showing who is clearing the check.

22.   (Original) The computer program product of claim 17, wherein the check image is received from an automatic teller machine through a communications link.

23.   (Currently amended) The computer program product of claim 17, wherein data generated through optical character recognition on the check image is used to create a markup language document to form an electronic check the data processing system is located at a bank.

24.   (Currently amended) The computer program product of claim 17, wherein performing check clearing processes occurs at a clearinghouse, and wherein the clearinghouse performs check settlement wherein the data processing system is an automatic teller machine.